

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

JAMYE GWEN KEISER

Debtor(s)

Case No. 18-18325-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2018.
- 2) The plan was confirmed on 08/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/12/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$162,361.92.
- 10) Amount of unsecured claims discharged without full payment: \$52,919.54.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,561.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$47,561.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,510.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,016.29
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,526.29**

Attorney fees paid and disclosed by debtor: \$1,990.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK (USA) NA	Unsecured	1,887.86	1,887.86	1,887.86	115.32	0.00
CAPITAL ONE NA	Unsecured	555.00	555.63	555.63	33.94	0.00
DISCOVER BANK	Unsecured	2,789.33	2,642.48	2,642.48	161.41	0.00
EAST COAST MANAGEMENT	Unsecured	4,523.95	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	11,494.00	28,080.30	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,201.00	1,201.09	1,201.09	73.37	0.00
LVNV FUNDING LLC	Unsecured	470.00	469.85	469.85	28.70	0.00
LVNV FUNDING LLC	Unsecured	670.00	1,065.46	1,065.46	65.08	0.00
MARINER FINANCE LLC	Unsecured	3,209.63	3,684.40	3,684.40	225.06	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,973.41	1,868.91	1,868.91	114.16	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,519.00	1,519.27	1,519.27	92.80	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	688.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	610.00	609.95	609.95	37.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,676.17	1,571.67	1,571.67	96.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	812.00	777.35	777.35	47.48	0.00
SANTANDER CONSUMER USA INC	Secured	23,679.00	23,686.75	388.74	388.74	0.00
SERVBANK SB	Secured	NA	5,938.75	5,938.75	5,938.75	0.00
SERVBANK SB	Secured	221,981.00	221,286.73	29,949.02	29,949.02	0.00
SUNTRUST BANK	Unsecured	27,633.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	1,624.26	1,624.26	99.22	0.00
TD BANK USA NA	Unsecured	535.00	535.85	535.85	32.73	0.00
TD RETAIL CREDIT SERVICES	Unsecured	1,366.00	1,366.56	1,366.56	83.47	0.00
UNITED STATES TREASURY (IRS)	Priority	3,205.00	3,452.20	3,452.20	3,452.20	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$35,887.77	\$35,887.77	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$388.74	\$388.74	\$0.00
<b>TOTAL SECURED:</b>	<b>\$36,276.51</b>	<b>\$36,276.51</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,452.20	\$3,452.20	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,452.20</b>	<b>\$3,452.20</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,380.59</b>	<b>\$1,306.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$6,526.29</u>	
Disbursements to Creditors	<u>\$41,034.71</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$47,561.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/13/2024

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.